

<b>Information to identify the case:</b>			
Debtor 1:	<b>Kristi S. Schneider</b>		Social Security number or ITIN: xxx-xx-2750
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter: 13 11/22/24
Case number:	24-22901-CMB		Date case converted to chapter: 7 4/9/25

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristi S. Schneider	
2. All other names used in the last 8 years		
3. Address	1020 Jefferson Heights Road Pittsburgh, PA 15235	
4. Debtor's attorney Name and address	Mary Bower Sheats Mary Bower Sheats, Attorney at Law 1195 Washington Pike Suite 325 Bridgeville, PA 15017	Contact phone 412-281-7266 Email: mary@mbsheatslaw.com
5. Bankruptcy trustee Name and address	Crystal H. Thornton-Illar LEECHTISHMAN 525 William Penn Place 28th Floor Pittsburgh, PA 15219	Contact phone 412-261-1600 Email: cthornton-llar@leechtishman.com

For more information, see page 2 >

Debtor **Kristi S. Schneider**

Case number **24-22901-CMB**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 4/9/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 9, 2025 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 451 616 4812, and Passcode 6001318900, call 1-412-239-8484</b>  For additional information, go to: <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 8/8/25</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 6/18/25</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 5/21/25</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>10. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Kristi S. Schneider  
Debtor

Case No. 24-22901-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 09, 2025

User: auto  
Form ID: 309B

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2025:**

Recip ID	Recipient Name and Address
db	+ Kristi S. Schneider, 1020 Jefferson Heights Road, Pittsburgh, PA 15235-4736
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16463831	+ American Express, PO Box 981538, El Paso, TX 79998-1538
16463834	+ D. Scott Lautner, Esquire, 68 Old Clairton Road, Pittsburgh, PA 15236-3915
16483258	+ Mark Panza d/b/a Voyager Contracting, LLC, 68 Old Clairton Road, Pittsburgh, PA 15236-3915
16463838	+ Mark Panza, dba Voyager Contracting, LLC, 419 Isabella Avenue, Charleroi, PA 15022-2336

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Apr 10 2025 01:49:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	+ Email/Text: ebnjts@grblaw.com	Apr 10 2025 01:49:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	Email/Text: mary@mbsheatslaw.com	Apr 10 2025 01:49:00	Mary Bower Sheats, Mary Bower Sheats, Attorney at Law, 1195 Washington Pike, Suite 325, Bridgeville, PA 15017
tr	+ EDI: BCHTHORNTONILLR	Apr 10 2025 05:23:00	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
smg	EDI: PENNDEPTREV	Apr 10 2025 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 10 2025 05:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 10 2025 01:50:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	Apr 10 2025 05:23:00	Nuvel Credit Company, c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 10 2025 01:49:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16463829	+ EDI: WFNNB.COM	Apr 10 2025 05:23:00	ADS/Comenity/BigLot, POBox 182120, Columbus, OH 43218-2120
16478731	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 10 2025 01:52:59	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16463830	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Apr 10 2025 01:52:58	Ally Credit Card/CWS, 1000 N. West St., Fl 11, Wilmington, DE 19801-1058
16482805	Email/PDF: bncnotices@becket-lee.com		
		Apr 10 2025 01:53:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16463832	+ EDI: CAPITALONE.COM		
		Apr 10 2025 05:23:00	Capital One, PO B 31293, Salt Lake City, UT 84131-0293
16463833	+ Email/PDF: creditonebknotifications@resurgent.com		
		Apr 10 2025 02:04:32	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
16487828	+ Email/Text: jdryer@bernsteinlaw.com		
		Apr 10 2025 01:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16463835	Email/Text: payroll@fairwaymc.com		
		Apr 10 2025 01:49:00	Fairway Independent Mortgage Corporation, 4750 S. Biltmore Lane, Madison, WI 53718
16508802	EDI: CALTAX.COM		
		Apr 10 2025 05:23:00	Franchise Tax Board, c/o Bankruptcy Section MS A340, Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
16478314	+ EDI: IRS.COM		
		Apr 10 2025 05:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16485594	EDI: JEFFERSONCAP.COM		
		Apr 10 2025 05:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16463836	+ EDI: JPMORGANCHASE		
		Apr 10 2025 05:23:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
16481173	+ Email/Text: RASEBN@raslg.com		
		Apr 10 2025 01:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16487430	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 10 2025 02:15:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16487715	^ MEBN		
		Apr 10 2025 01:30:20	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
16463837	+ Email/Text: camanagement@mtb.com		
		Apr 10 2025 01:49:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
16486440	EDI: Q3G.COM		
		Apr 10 2025 05:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
16487428	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 10 2025 01:52:15	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16463839	+ EDI: SYNC		
		Apr 10 2025 05:23:00	SYNCB/Amazon, POB 71727, Philadelphia, PA 19176-1727
16463840	+ EDI: SYNC		
		Apr 10 2025 05:23:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
16463841	+ EDI: SYNC		
		Apr 10 2025 05:23:00	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
16478315	EDI: CALTAX.COM		
		Apr 10 2025 05:23:00	State of California, Franchise Tax Board, PO Box 942867, Sacramento, CA 94267-0011
16463842	+ EDI: CITICORP		
		Apr 10 2025 05:23:00	The Home Depot/Citibank, POB 6497, Sioux Falls, SD 57117-6497
16469860	+ Email/Text: RASEBN@raslg.com		
		Apr 10 2025 01:49:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16478316	+ EDI: USAA.COM		
		Apr 10 2025 05:23:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

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16463843	+ EDI: USAA.COM	Apr 10 2025 05:23:00	USAA Federal Savings Bank, POB 33009, San Antonio, TX 78265-3009
16463844	+ EDI: USAA.COM	Apr 10 2025 05:23:00	USAA Savings Bank, POBox 33009, San Antonio, TX 78265-3009
16487634	Email/Text: bankruptcynotices@vivecard.com	Apr 10 2025 01:49:00	Vive Financial, P.O. Box 708670, Sandy, UT 84070
16463845	^ MEBN	Apr 10 2025 01:30:29	VIVE/TBOM, 380 W. Data Drive, Ste. 200, Draper, UT 84020-2361
16472042	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 10 2025 02:04:23	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
16478317	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 10 2025 01:52:36	Wells Fargo Bank, NA, PO Box 14487, Des Moines, IA 50306-3487

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing,LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2025 at the address(es) listed below:

Name	Email Address
Crystal H. Thornton-Illar	cthorton-llar@leechtishman.com PA95@ecfbis.com;dbender@leechtishman.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mary Bower Sheats	on behalf of Debtor Kristi S. Schneider mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

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